

DECLARATION OF INVENTORS

DECLARATION:

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

The below name inventors are the sole inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled: ONLINE MORTGAGE APPROVAL AND SETTLEMENT SYSTEM AND METHOD THEREFOR.

the specification of which (check only one item below):

X is attached hereto.

— was filed as United States Application
Serial No. _____ on _____
and was amended on _____ (if applicable).

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by us on the same subject matter having a filing date before that of the application(s) on which priority is claimed:

PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. 119:

| Country (If PCT, indicate PCT) | Application Number | Date Filed | Priority Claimed (Yes/No) |
|-----------------------------------|--------------------|---------------|---------------------------------|
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We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or PCT international application(s) designating the United States of America that listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. 120:

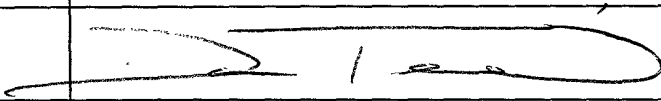
| U.S. APPLICATIONS | | STATUS (check one) | | |
|---------------------------------------|------------------|--|---------|-----------|
| U.S. APPLICATION NUMBER | U.S. FILING DATE | PATENTED | PENDING | ABANDONED |
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| PCT APPLICATIONS DESIGNATING THE U.S. | | | | |
| PCT APPLICATION NO. | PCT FILING DATE | U.S. SERIAL NUMBERS ASSIGNED (if any) | | |
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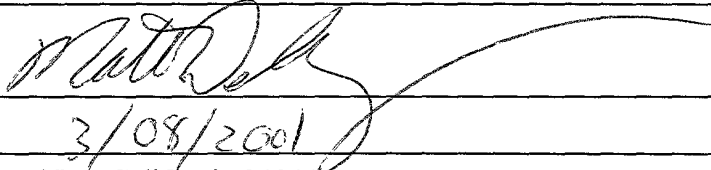
We hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) below.

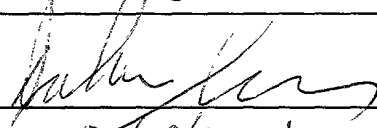
| Provisional Application No. | Filing Date |
|-----------------------------|----------------|
| 60/195,762 | April 10, 2000 |
| 60/209,344 | June 15, 2000 |

We hereby declare that all statements made of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FILED "08/08/00"

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